

Information to identify the case:

Debtor 1 Christopher S Keough
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0385**

EIN ---

Debtor 2 Alyson J Keough
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4389**

EIN ---

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **18-22809-GLT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christopher S Keough

Alyson J Keough

10/17/18

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Christopher S Keough
 Alyson J Keough
 Debtors

Case No. 18-22809-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Oct 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2018.

db/jdb cr +Christopher S Keough, Alyson J Keough, 21 Erie Drive, Greensburg, PA 15601-4707
 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14880392 +Aes/pnc Bank, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
 14880395 +Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 14880400 +Pennymac Loan Services, Attn: Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
 14880403 +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860,
 Madison, WI 53707-7860
 14880405 +Westmoreland Community, 238 S Pennsylvania Ave, Greensburg, PA 15601-3007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJRWALSH.COM Oct 18 2018 06:18:00 James R. Walsh,
 Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 18 2018 02:33:38 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14880393 +EDI: AMEREXPR.COM Oct 18 2018 06:18:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
 El Paso, TX 79998-1540
 14880394 +EDI: CAPITALONE.COM Oct 18 2018 06:18:00 Capital One, Po Box 30281,
 Salt Lake City, UT 84130-0281
 14880396 +EDI: IIC9.COM Oct 18 2018 06:18:00 I C System Inc, 444 Highway 96 East, P.O. Box 64378,
 St. Paul, MN 55164-0378
 14880397 +EDI: CBSKOHL.COM Oct 18 2018 06:18:00 Kohls/Capital One, Kohls Credit, Po Box 3120,
 Milwaukee, WI 53201-3120
 14880398 E-mail/Text: camanagement@mtb.com Oct 18 2018 02:33:24 M&T Credit Services,
 Legal Document Processing, 1100 Wherle Dr, Williamsville, NY 14221
 14880399 +EDI: NAVIENTFKASMSERV.COM Oct 18 2018 06:18:00 Navient, Attn: Bankruptcy, Po Box 9500,
 Wilkes-Barre, PA 18773-9500
 14881138 +EDI: PRA.COM Oct 18 2018 06:18:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14880402 +EDI: RMSC.COM Oct 18 2018 06:18:00 Synch/Toys 'R' Us, Attn: Bankruptcy, Po Box 965004,
 Orlando, FL 32896-5004
 14880401 +EDI: RMSC.COM Oct 18 2018 06:18:00 Synch/levin Furniture, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 14880404 +EDI: WFFC.COM Oct 18 2018 06:18:00 Wells Fargo Jewelry Advantage, Attn: Bankruptcy,
 Po Box 71118, Charlotte, NC 28272-1118

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PENNYMAC LOAN SERVICES, LLC
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2018 at the address(es) listed below:

Corey J. Sacca on behalf of Debtor Christopher S Keough csacca@bononilaw.com,
 coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com
 Corey J. Sacca on behalf of Joint Debtor Alyson J Keough csacca@bononilaw.com,
 coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com
 James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com

District/off: 0315-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 19

Date Rcvd: Oct 17, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

James R. Walsh jwalsh@spencecuster.com,
trustee@spencecuster.com;kpetak@spencecuster.com;rsnyder@spencecuster.com;skosis@spencecuster.com
;mskunta@spencecuster.com;jwalsh@ecf.epiqsystems.com;gbivens@spencecuster.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 6